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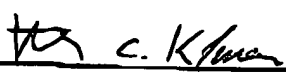
F-853

**Associate Power Of Attorney Or Agent (37 CFR 1.34)
(For Representation Related To A Patent Application)****Docket No.
00280772AA**

In Re Application Of: C. Crowley, et al.

**Serial No.
Unknown****Filing Date
Concurrently****Examiner
Unknown****Group Art Unit
Unknown****Invention: BUSINESS METHOD FOR THE DETERMINATION OF THE BEST KNOWN VALUE AND
BEST KNOWN VALUE AVAILABLE FOR SECURITY AND CUSTOMER INFORMATION AS APPLIED TO
REFERENCE DATA****TO THE COMMISSIONER FOR PATENTS:**Please recognize the following as ☒ Associate Attorney ☐ Associate Agent in this application.Name: Michael E. Whitham, Marshall M. Curtis, Clyde R. Christofferson,
C. Lamont Whitham
Reg. No.: 32,635; 33,138; 34,138; 22,424Address: Whitham, Curtis & Christofferson, P.C.
11491 Sunset Hills Road, Suite 340
Reston, Virginia 20190
Customer Number: 30743

Tel. No. 703-787-9400


Signature of Principal Attorney or Agent of Record**Stephen C. Kaufman
Reg No. 29,551
International Business Machines Corporation
P.O. Box 218
Yorktown Heights, New York 10598****Registration Number & Address of Principal Attorney or Agent of Record**Dated: March 26, 2004I certify that this document is being deposited on
with the U.S. Postal Service as first
class mail under 37 C.F.R. 1.8 and is addressed to the
Commissioner for Patents, P.O. Box 1450, Alexandria, VA
22313-1450.**Signature of Person Mailing Correspondence****HAND DELIVERED****Typed or Printed Name of Person Mailing Correspondence**

Docket No.: YOR920040110US1

Application for United States Patent

Declaration and Power of Attorney

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name:

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

**BUSINESS METHOD FOR DETERMINATION OF THE BEST KNOWN VALUE AND BEST KNOWN
VALUE AVAILABLE FOR SECURITY AND CUSTOMER INFORMATION AS APPLIED TO
REFERENCE DATA**

(check ☒ is attached hereto
one) ☐ was filed on _____ as
Application Serial No. _____
and was amended on _____ (if applicable)

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, § 1.56(a).*

I hereby claim foreign priority benefits under Title 35, United States Code, § 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s)			Priority Claimed	
<u>None</u>				
(Number)	(Country)	(Day/Month/Year Filed)	yes	no

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

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Power of Attorney: As a named inventor, I hereby appoint Manny W. Schechter, Reg. No. 31,722, Richard M. Ludwin, Reg. No. 33,010, Louis P. Herzberg, Reg. No. 41,500, Stephen C. Kaufman, Reg. No. 29,551, Louis J. Percello, Reg. No. 33,206, Robert M. Trepp, Reg. No. 25,933, Gail H. Zarick, Reg. No. 43,303, Daniel P. Morris, Reg. No. 32,053, Paul J. Otterstedt, Reg. No. 37,411, Derck S. Jennings, Reg. No. 41,473, Timothy M. Farrell, Reg. No. 37,321, Douglas W. Cameron, Reg. No. 31,596, Kevin M. Jordan, Reg. No. 40,277, as attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

All correspondence should be directed to Whitham, Curtis & Christofferson, P.C., 11491 Sunset Hills Road, Suite 340, Reston, Virginia 20190. Telephone calls should be directed to Whitham, Curtis & Christofferson, PC at (703) 787-9400. *Please associate this application to customer number: 30743*

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

(1) Inventor: Carl Abrams

Signature: _____ Date: _____

Residence: 425 Hardscrabble Road, Briarcliffe Manor, New York 10510

Citizenship: USA

Post Office Address: Same As Residence

(2) Inventor: Cornelius E. Crowley

Signature: Cornelius E. Crowley Date: 3/24/2004

Residence: 27 Blackwell Avenue, Morristown, New Jersey 07960

Citizenship: USA

Post Office Address: Same As Residence

(3) Inventor: Francis Nicholas Parr

Signature: _____ Date: _____

Residence: 250 West 94th Street, Apt. 2G, New York, New York 10025

Citizenship: United Kingdom

Post Office Address: Same As Residence

(4) Inventor: Teresa Glasser

Signature: Teresa Glasser Date: 3/24/04

Residence: 1 Central Park West, Apt. 29B, New York, New York 10023

Citizenship: USA

Post Office Address: Same As Residence

(5) Inventor: Sugandh Mehta

Signature: Sugandh Mehta Date: 3/24/04

Residence: 36 Medford Place, Wayne, New Jersey 07470

Citizenship: India

Post Office Address: Same As Residence

Docket No.: YOR920040110US1

(6) Inventor: Guerney Douglass Holloway Hunt

Signature: _____ Date: _____

Residence: 31 Wellington Court, Yorktown Heights, New York 10598

Citizenship: USA

Post Office Address: Same As Residence

(7) Inventor: Max Hrabrov

Signature: Max Hrabrov Date: 3/25/04

Residence: 815 Neck Road, Apt. 4M, Brooklyn, New York 11223

Citizenship: USA

Post Office Address: Same As Residence

Title 37, Code of Federal Regulations, §1.56(a):

(a) A duty of candor and good faith toward the Patent and Trademark Office rests on the inventor, on each attorney or agent who prepares or prosecutes the application and on every other individual who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application. All such individuals have a duty to disclose to the Office information they are aware of which is material to the examination of the application. Such information is material where there is substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent. The duty is commensurate with the degree of involvement in the preparation or prosecution of the application.

(b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and (1) it establishes, by itself or in combination with other information, a prima facie case of unpatentability; or (2) it refutes, or is inconsistent with, a position the applicant takes in: (i) opposing an argument of unpatentability relied on by the Office, or (ii) asserting an argument of patentability.

MONTE: From Carl Abrams

Docket No.: YOR920040110US1

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8. Pages

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(3) Inventor: Francis Nicholas Pair

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Citizenship: United Kingdom

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(4) Inventor: Teresa Gilasser

Signature: _____

Date: _____

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Citizenship: USA

Post Office Address: Same As Residence

(5) Inventor: Sugandh Mehta

Signature: _____

Date: _____

Residence: 35 Medford Place, Wayne, New Jersey 07470

Citizenship: India

Post Office Address: Same As Residence

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(6) Inventor: Guernsey Douglass Holloway Hunt

Signature: _____ Date: _____

Residence: 31 Wellington Court, Yorktown Heights, New York 10598

Citizenship: USA

Post Office Address: Same As Residence

(7) Inventor: Mux Hirabrov

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Citizenship: USA

Post Office Address: Same As Residence

(3) Inventor: Francis Nicholas Parr

Signature: Francis Nicholas Parr Date: 29 March 2004Residence: 250 West 94th Street, Apt. 2G, New York, New York 10025

Citizenship: United Kingdom

Post Office Address: Same As Residence

(4) Inventor: Teresa Glasser

Signature: _____ Date: _____

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(5) Inventor: Sugandh Mehta

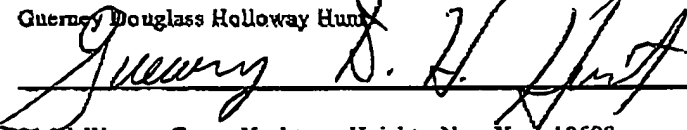
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Signature:  Date 2004-03-29
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